



**DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

*Serving Massachusetts, Maine,  
New York & New Hampshire  
Hours: Monday – Friday 9 am – 4 pm  
www.dgandl.com*

*100 Cummings Center, Suite 225D  
Beverly, Massachusetts 01915  
TEL: (978) 921-2670  
FAX: (978) 921-4870*

September 13, 2019

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

Stephen R. Vigneault  
18 Constitution Avenue  
Hampden, ME 04444

Stephen R. Vigneault  
15 Lyford Drive, Apt. 204  
Brewer, ME 04412

Trease N. Vigneault  
58 Colonial Circle, Apt. 101  
Brewer, ME 04412

Trease N. Vigneault  
15 Lyford Drive, Apt. 204  
Brewer, ME 04412

Trease N. Vigneault  
18 Constitution Avenue  
Hampden, ME 04444

**NOTICE OF MORTGAGOR'S RIGHT TO CURE  
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 18 Constitution Avenue, Hampden, ME 04444  
Loan Number:  
Payment Due Date: May 1, 2012

Dear Stephen R. Vigneault and Trease N. Vigneault:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Planet Home Lending, the Mortgagee, Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 and the

**EXHIBIT**

**H**

Owner/Investor, Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is eighty-nine (89) months in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Sun Mortgage - New England, Inc. its successors and assigns dated September 29, 2006 and recorded in the Penobscot County Registry of Deeds in Book 10652, Page 323. This firm is relying on information provided by the Servicer. If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

|                               |           |                   |
|-------------------------------|-----------|-------------------|
| Payments                      | \$        | 128,435.89        |
| Late Charges                  | \$        | 1,601.49          |
| Attorney Fees & Costs         | \$        | 173.80            |
| <b>TOTAL TO CURE DEFAULT:</b> | <b>\$</b> | <b>130,211.18</b> |

**The total amount due does not include any amounts that become due after the date of the notice.**

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$130,211.18 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Planet Home Lending, Payment Processing, 321 Research Parkway, Suite 303, Meriden, CT 06450. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. Please contact Planet Home Lending at 203-427-0169 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1, the mortgage servicer, which is Planet

Home Lending or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Planet Home Lending at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

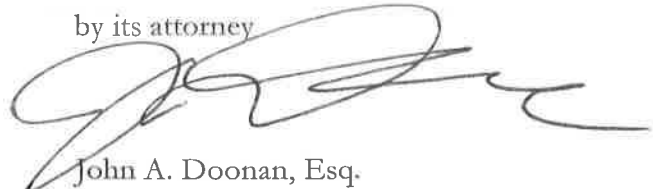
Planet Home Lending  
Loan Resolution  
321 Research Parkway  
Suite 303  
Meriden, CT 06450  
203-427-0169

## NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Planet Home Lending  
Wilmington Trust, National Association, Not  
in Its Individual Capacity, but Solely as  
Trustee for MFRA Trust 2015-1

by its attorney



John A. Doonan, Esq.  
Reneau J. Longoria, Esq.

JAD/RJL/NM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

1015.07

This listing is current as of **09/04/2019**.

## Agencies located in MAINE

**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:** 800-452-4668

**Fax:** 207-626-4678

**Email:** mdrost@mainehousing.org

**Address:** 353 Water Street

AUGUSTA, Maine 04330-4665

**Counseling Services:** - Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:**

**Website:** www.mainehousing.org

**Agency ID:** 81227

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**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:**

**Fax:**

**Email:** dkjohnson@mainehousing.org

**Address:** 353 Water St

Augusta, Maine 04330-6113

**Counseling Services:** - Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Rental Housing Counseling

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** http://www.mainehousing.org

**Agency ID:** 04450

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**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM

**Phone:** 207-974-2403

**Toll Free:** 888-424-0151

**Fax:** 207-973-3699

**Email:** hmassow@penquis.org

**Address:** 262 Harlow Street

BANGOR, Maine 04401-4952

**Counseling Services:** - Financial, Budgeting, and Credit Workshops  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** http://www.penquis.org

**Agency ID:** 81649

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**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION

**Phone:** 207-442-7963-0114

**Toll Free:** 800-221-2221

**Fax:** 207-442-0122

**Email:** theresa.dow@mmccorp.org

**Address:** 34 Wing Farm Pkwy

Bath, Maine 04530-1515

**Counseling Services:** - Financial Management/Budget Counseling  
- Rental Housing Counseling  
- Services for Homeless Counseling

**Languages:** - English  
- Spanish

**Affiliation:**

**Website:** http://midcoastmainecommunityaction.org

**Agency ID:** 80502

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**Agency Name:** COASTAL ENTERPRISES, INCORPORATED

**Phone:** 207-504-5900

**Toll Free:** 877-340-2649

**Fax:**

**Email:** jason.thomas@ceimaine.org

**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
- Financial Management/Budget Counseling  
- Home Improvement and Rehabilitation Counseling  
- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

**Languages:** - English  
- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.ceimaine.org>

**Agency ID:** 80985

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**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION

**Phone:** 207-866-6545

**Toll Free:**

**Fax:** 207-866-6553

**Email:** [accounting@fourdirectionsmaine.org](mailto:accounting@fourdirectionsmaine.org)

**Address:** 20 Godfrey Drive

ORONO, Maine 04473-3610

**Counseling Services:** - Financial Management/Budget Counseling  
- Financial, Budgeting, and Credit Workshops  
- Home Improvement and Rehabilitation Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** [www.fourdirectionsmaine.org](http://www.fourdirectionsmaine.org)

**Agency ID:** 83879

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**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION

**Phone:** 207-553-7780-3347

**Toll Free:** 800-339-6516

**Fax:** 207-553-7778

**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)

**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

**Counseling Services:** - Financial Management/Budget Counseling  
- Home Improvement and Rehabilitation Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Rental Housing Counseling  
- Rental Housing Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** [www.avestahousing.org](http://www.avestahousing.org)

**Agency ID:** 81144

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**Agency Name:** MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

**Phone:** 866-232-9080

**Toll Free:** 866-232-9080

**Fax:** 866-921-5129

**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)

**Address:** 477 Congress St 5Th Floor

Portland, Maine 04101

**Counseling Services:** - Financial Management/Budget Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Rental Housing Counseling

**Languages:** - English  
- Spanish

**Affiliation:** MONEY MANAGEMENT INTERNATIONAL INC.

**Website:** <http://www.moneymanagement.org>

**Agency ID:** 82632

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**Agency Name:** PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

**Phone:** 207-797-7890

**Toll Free:**

**Fax:**

**Email:** [crwaganje@prosperityme.org](mailto:crwaganje@prosperityme.org)

**Address:** 62 Elm St Ste 2

Portland, Maine 04101-3092

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
- Financial Management/Budget Counseling  
- Financial, Budgeting, and Credit Workshops

- Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
**Languages:** - English  
 - French  
 - Other  
 - Swahili  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://prosperityme.org/>  
**Agency ID:** 80649

**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.  
**Phone:** 207-764-3721  
**Toll Free:**  
**Fax:**  
**Email:** N/A  
**Address:** 771 Main St  
 Presque Isle, Maine 04769-2201  
**Counseling Services:** - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
**Languages:** - English  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://www.acap-me.org>  
**Agency ID:** 83641

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY  
**Phone:** 207-459-2903  
**Toll Free:**  
**Fax:** 207-490-5026  
**Email:** [Meaghan.Arzberger@yccac.org](mailto:Meaghan.Arzberger@yccac.org)  
**Address:** 6 Spruce Street  
 SANFORD, Maine 04073-2917  
**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Services for Homeless Counseling  
**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.yccac.org>  
**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE  
**Phone:** 207-333-6419  
**Toll Free:**  
**Fax:** 207-795-4069  
**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)  
**Address:** 17 Market Sq  
 South Paris, Maine 04281-1533  
**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** [www.community-concepts.org](http://www.community-concepts.org)  
**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM  
**Phone:** 800-542-8227  
**Toll Free:**  
**Fax:**  
**Email:** N/A  
**Address:** 97 Water St  
 Waterville, Maine 04901-6339  
**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
**Languages:** - English  
**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
**Website:** <http://www.kvcap.org>  
**Agency ID:** 81685





## Nancy McFadden

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Friday, September 13, 2019 9:17 AM  
**To:** Nancy McFadden  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
**Mortgage Information**  
-----

Company providing the notice:Doonan, Graves & Longoria Owner of the mortgage:investor What term best describes the owner of the mortgage?:Securitized Pool Filer's Email Address:nmcfadden@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Planet Home Lending Loan Resolution  
321 Research Parkway  
Suite 303  
Meriden, CT 06450  
(203) 427-0169

-----  
**Consumer Information**  
-----

Consumer First name:Trease  
Consumer Middle Initial/Middle Name: N.  
Consumer Last name:Vigneault  
Consumer Suffix:  
Property Address line 1:18 Constitution Avenue Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Hampden  
Property Address State:  
Property Address zip code:04444  
Property Address County:Penobscot

-----  
**Notification Details**  
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Date notice was mailed:9/13/2019  
Amount needed to cure the default:130,211.18 Consumer Address line 1:58 Colonial Circle, Apt. 101 Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:Brewer  
Consumer Address State:ME  
Consumer Address zip code:04412

## Nancy McFadden

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Friday, September 13, 2019 9:16 AM  
**To:** Nancy McFadden  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

### Mortgage Information

Company providing the notice:Doonan, Graves & Longoria Owner of the mortgage:investor What term best describes the owner of the mortgage?:Securitized Pool Filer's Email Address:nmcfadden@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Planet Home Lending Loan Resolution  
321 Research Parkway  
Suite 303  
Meriden, CT 06450  
(203) 427-0169

### Consumer Information

Consumer First name:Stephen  
Consumer Middle Initial/Middle Name: R.  
Consumer Last name:Vigneault  
Consumer Suffix:  
Property Address line 1:18 Constitution Avenue Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Hampden  
Property Address State:  
Property Address zip code:04444  
Property Address County:Penobscot

### Notification Details

Date notice was mailed:9/13/2019  
Amount needed to cure the default:130,211.18 Consumer Address line 1:15 Lyford Drive, Apt. 204 Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:Brewer  
Consumer Address State:ME  
Consumer Address zip code:04412



**DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

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Beverly, Massachusetts 01915

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### Certificate Of Mailing

To pay fee, affix stamps or meter postage here.

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From: Doonan, Graves & Longoria  
100 Cummings Center, Suite 225D  
Beverly, MA 01915

To: Trease N. Vigneault  
58 Colonial Circle, Apt. 101  
Brewer, ME 04412



PS Form 3817, April 2007 PSN 7530-02-000-9065



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PS Form 3817, April 2007 PSN 7530-02-000-9065

PS Form 3817, April 2007 PSN 7530-02-000-9065





UNITED STATES POSTAGE  
PITNEY BOWES  
02 1P  
\$ 001.40<sup>0</sup>  
0000867843 SEP 13 2019  
MAILED FROM ZIP CODE 01915

UNITED STATES POSTAGE  
PITNEY BOWES  
02 1P  
\$ 001.40<sup>0</sup>  
0000867843 SEP 13 2019  
MAILED FROM ZIP CODE 01915

UNITED STATES POSTAGE  
PITNEY BOWES  
02 1P  
\$ 001.40<sup>0</sup>  
0000867843 SEP 13 2019  
MAILED FROM ZIP CODE 01915

UNITED STATES POSTAGE  
PITNEY BOWES  
02 1P  
\$ 001.40<sup>0</sup>  
0000867843 SEP 13 2019  
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\$ 001.40<sup>0</sup>  
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